

FIGURE 1

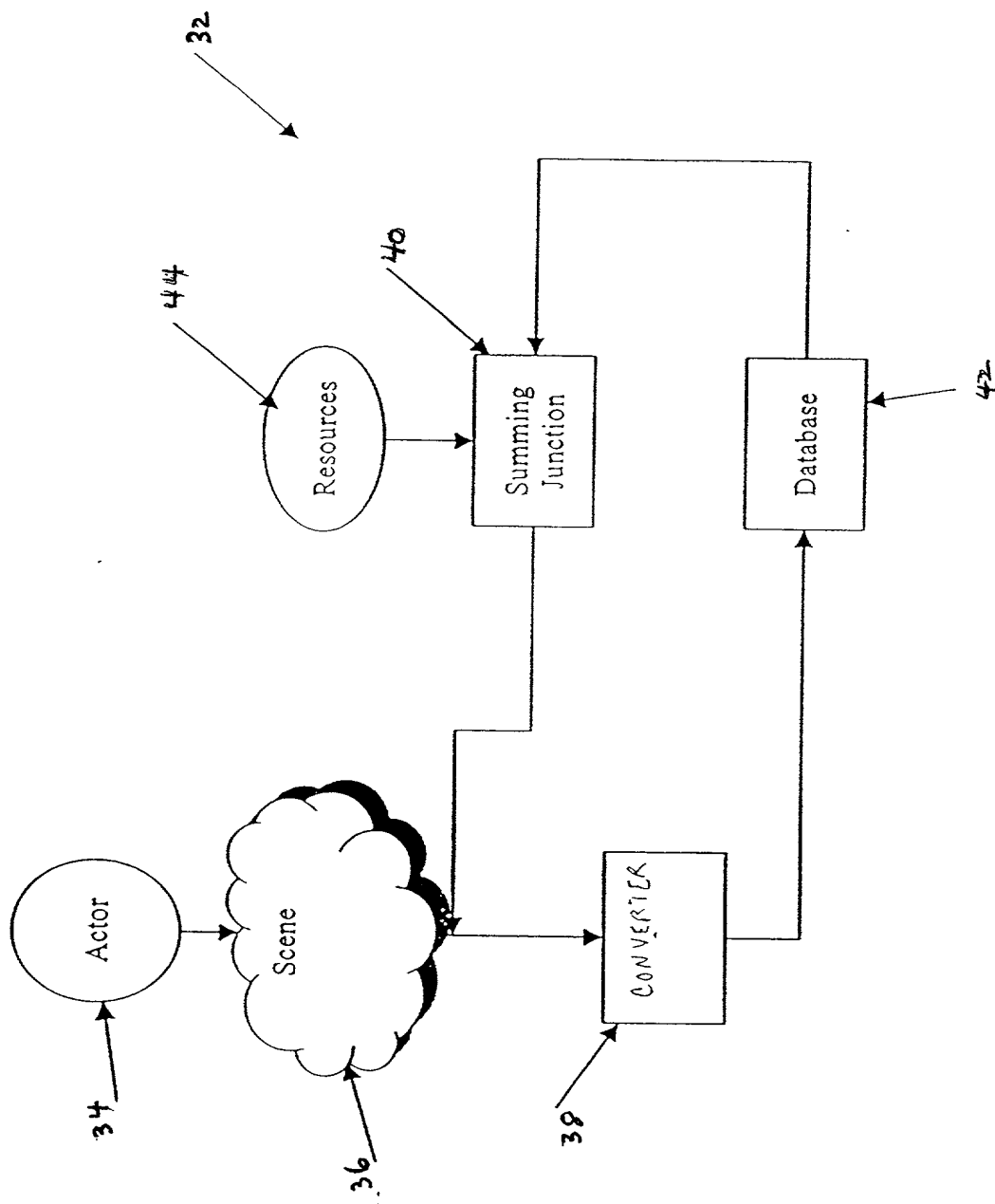


FIGURE 2

62 60 58 56 54 52

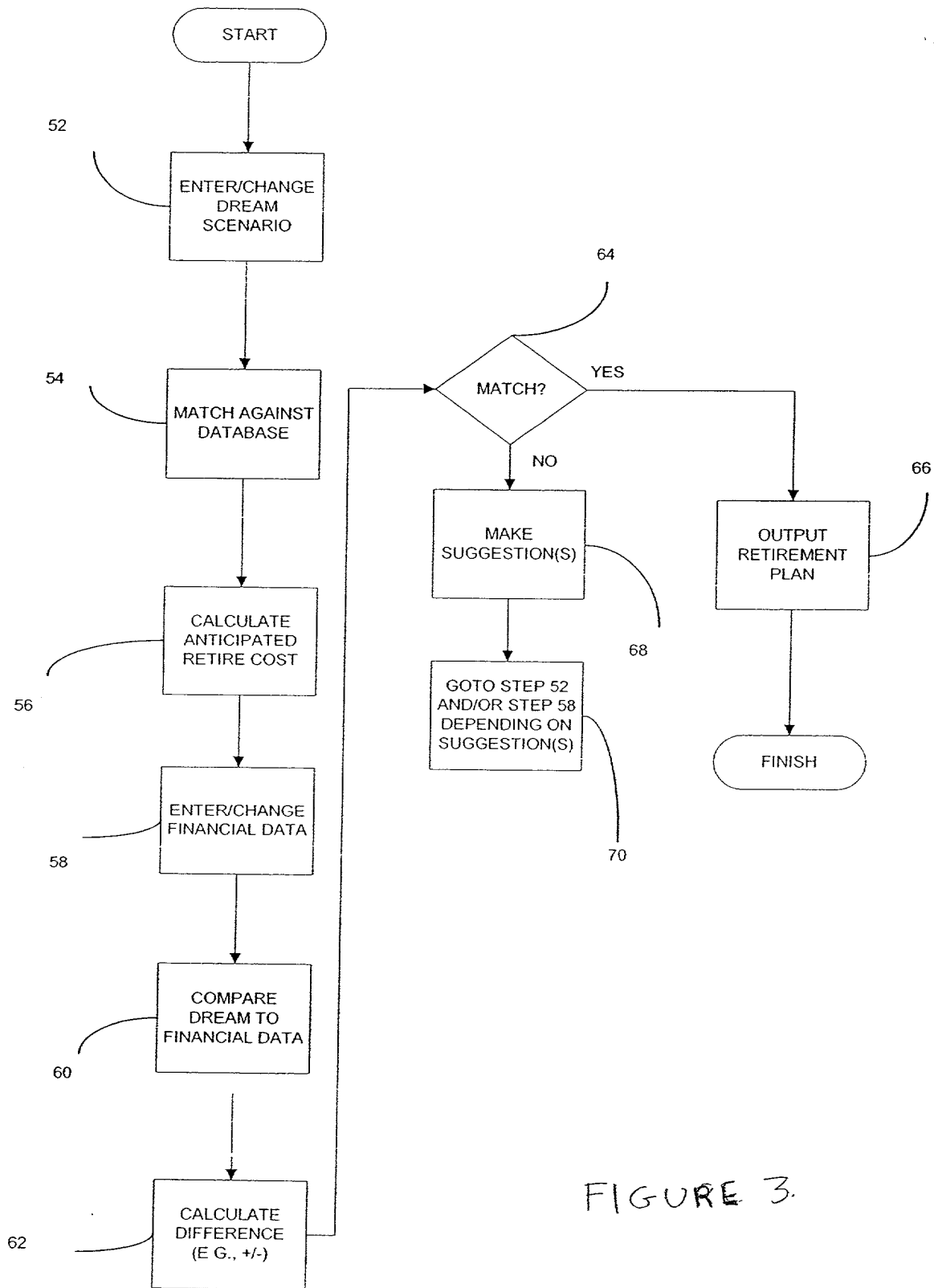


FIGURE 3.

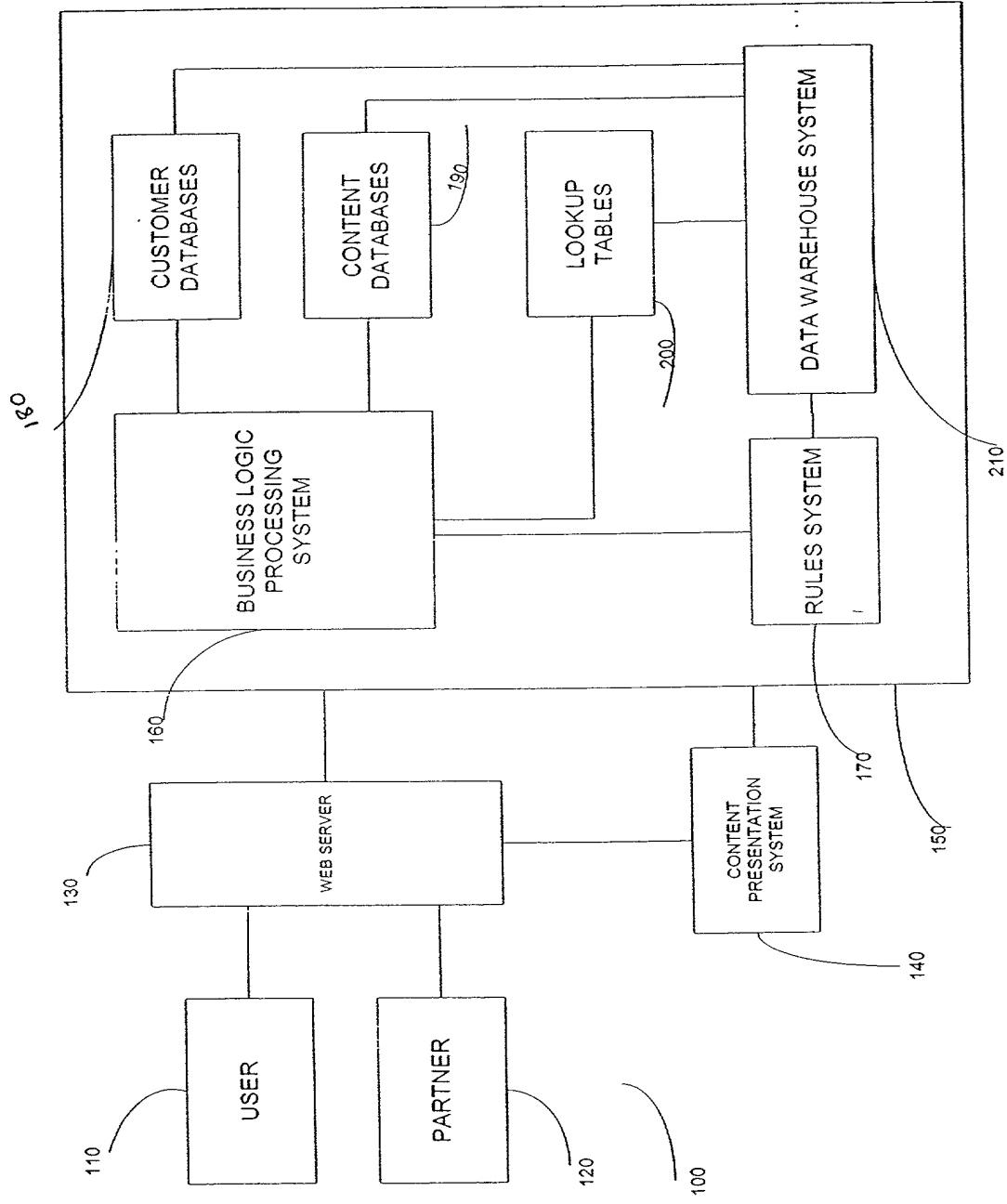


FIGURE 4

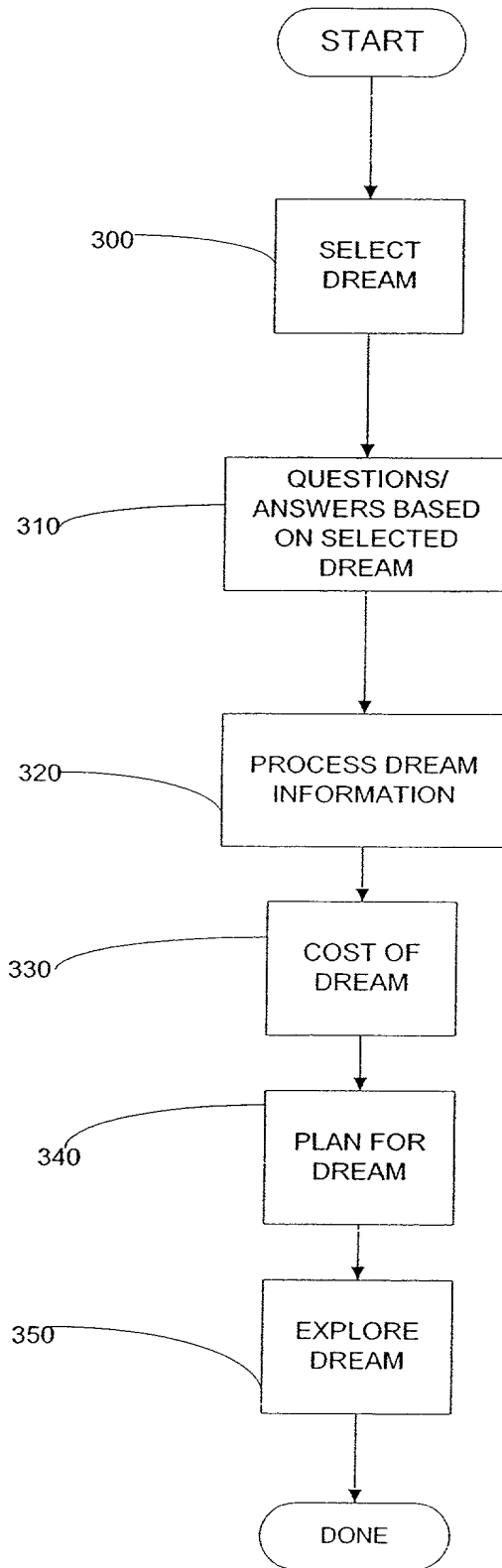


FIGURE 5

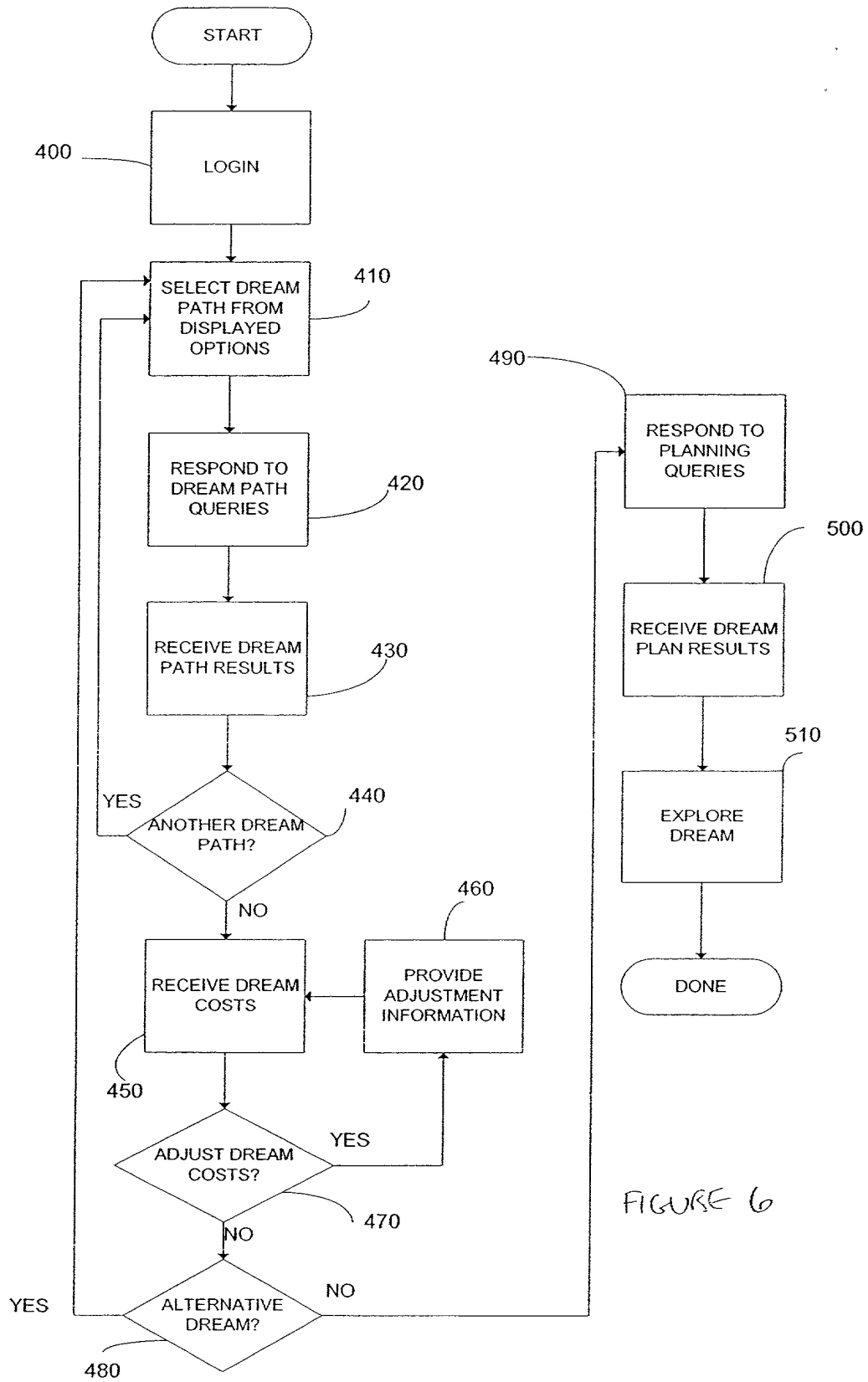


FIGURE 6

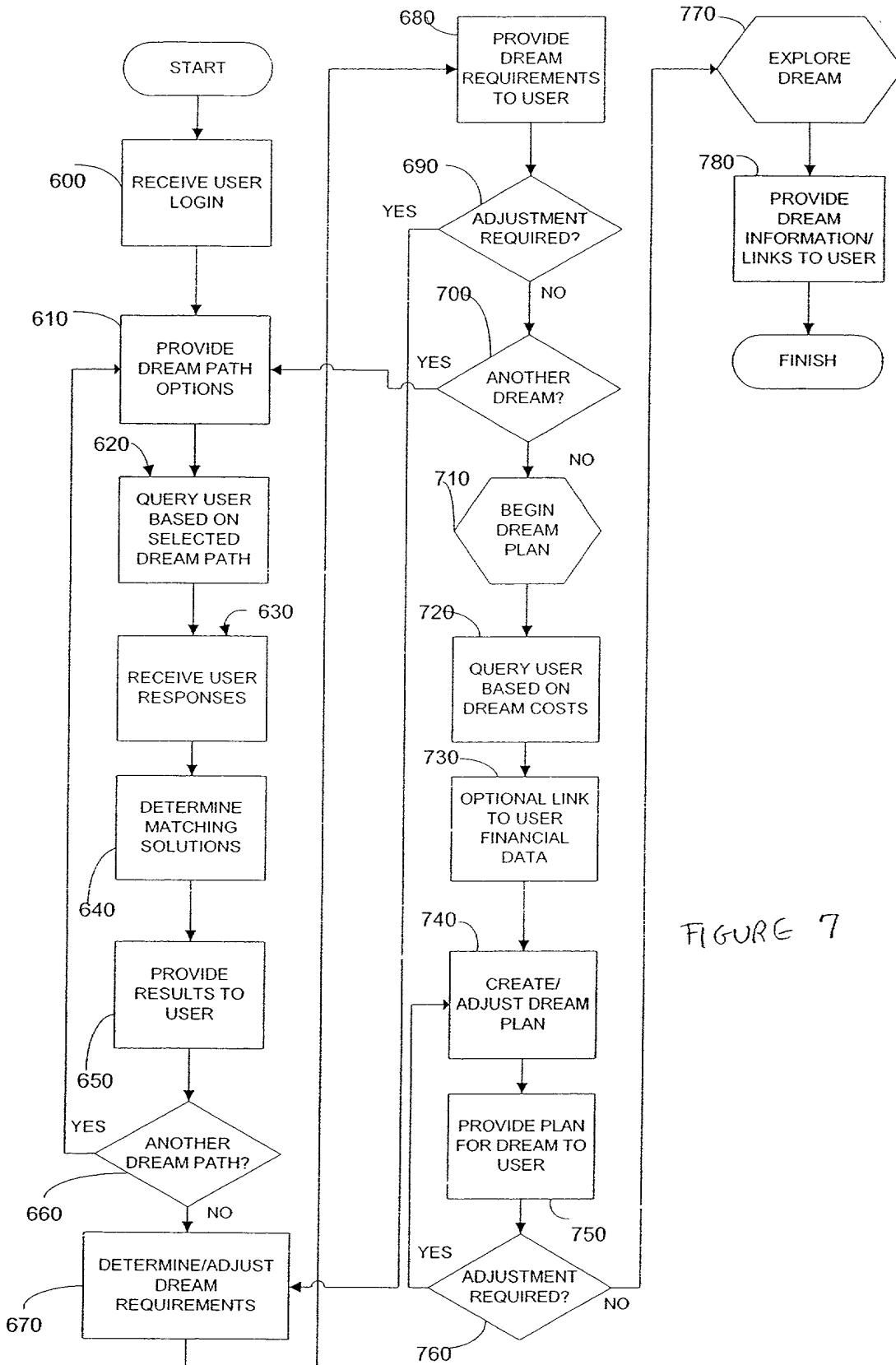


FIGURE 7

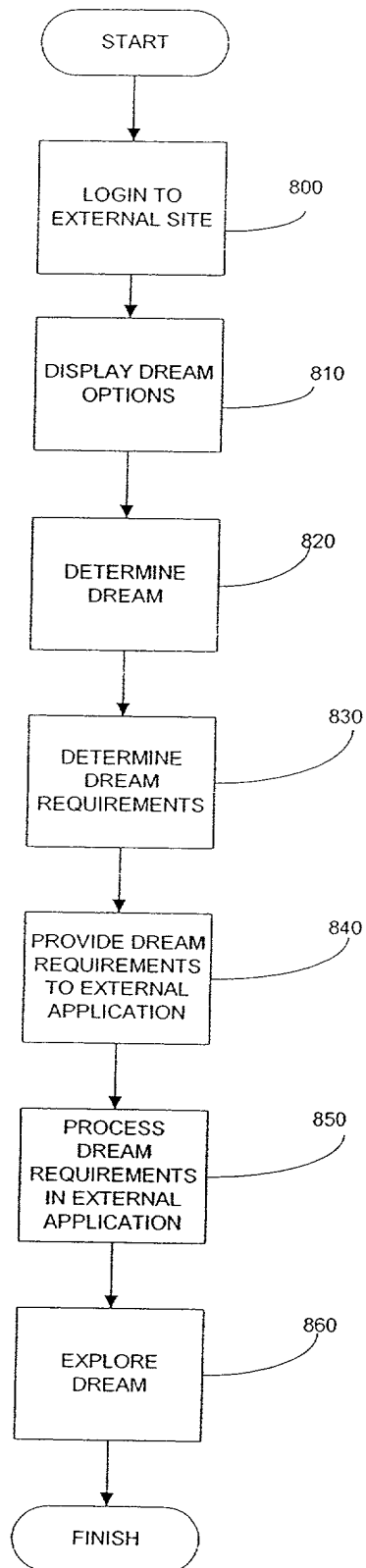


FIGURE 8

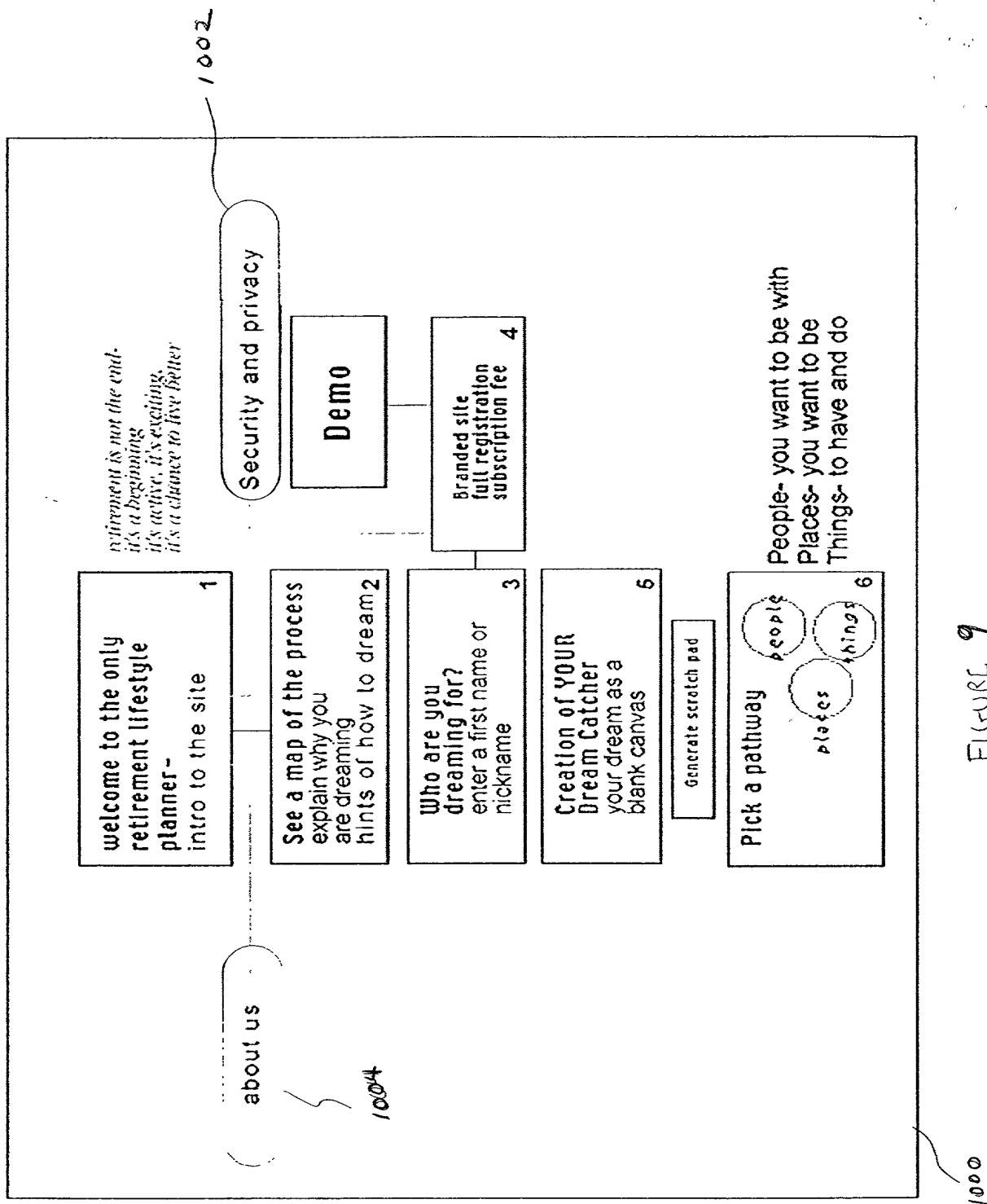


FIGURE 9

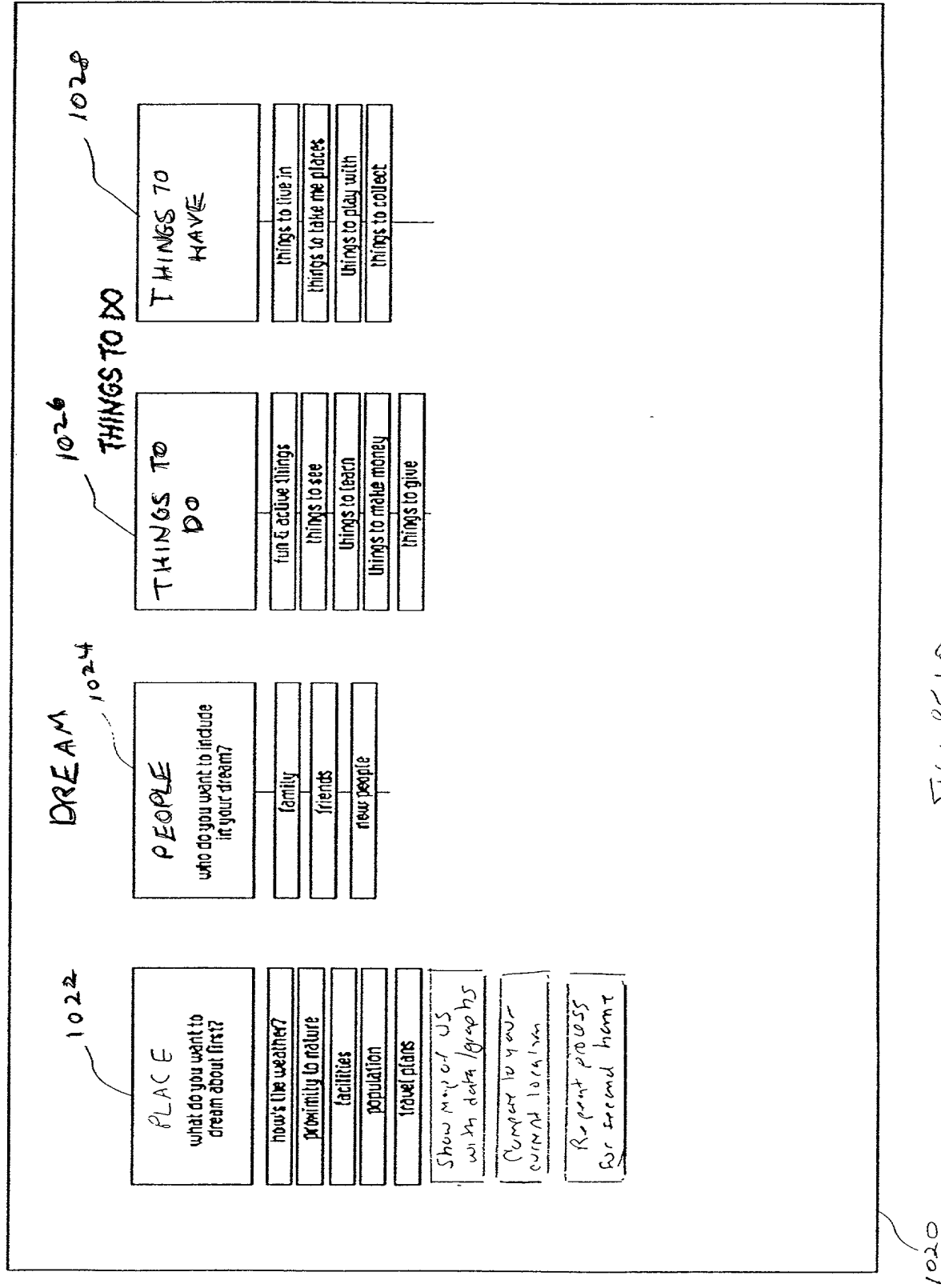


FIGURE 10

PLACE

what do you want to dream about first?

primary residence secondary residence U.S. travel destination

how's the weather?

in mid-winter

temperature should be

any cold 30 or lower mild 60 or higher hot

amount of rain

if they pick cold then this says "snow"

any light mild heavy

humidity

any low mild high

sunshine

any cloudy mixed always sunny

wind

any calm mild windy

in mid-summer

temperature should be

any cold 30 or lower mild 60 or higher hot

amount of rain

if they pick cold then this says "snow"

any light mild heavy

humidity

any low mild high

sunshine

any cloudy mixed always sunny

wind

any calm mild windy

go through remaining columns

Figure 11

1050

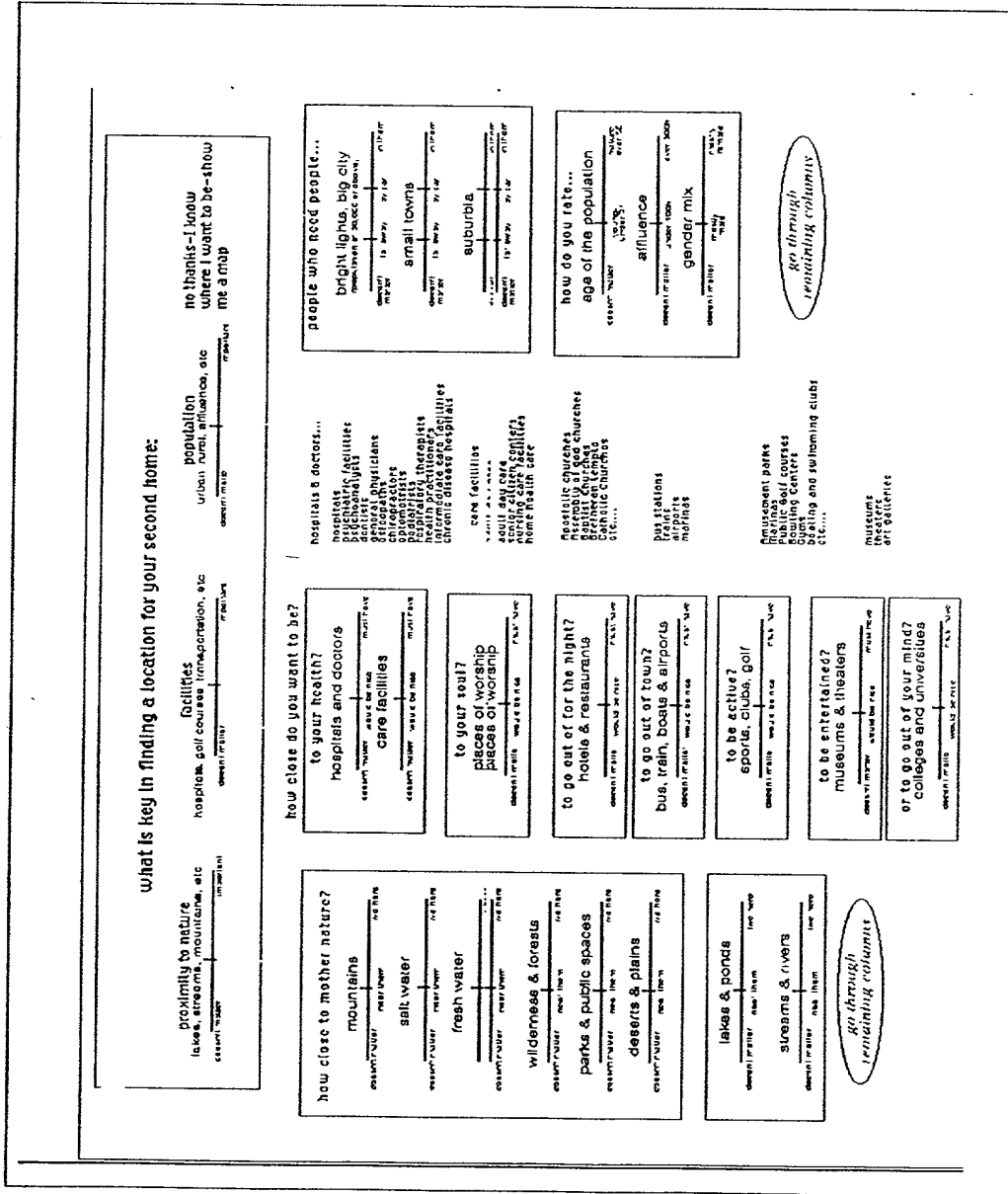


FIGURE 12

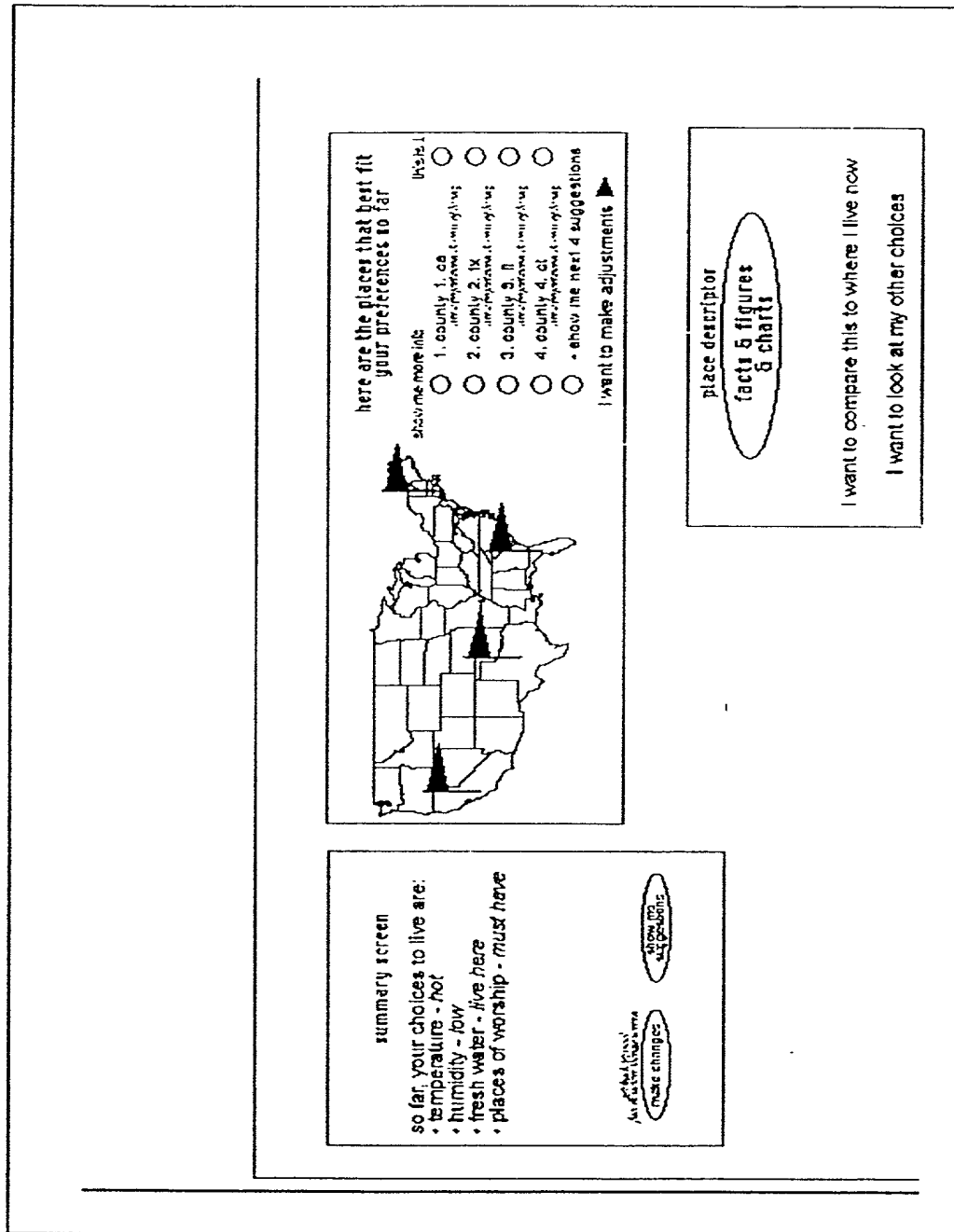


FIGURE 13

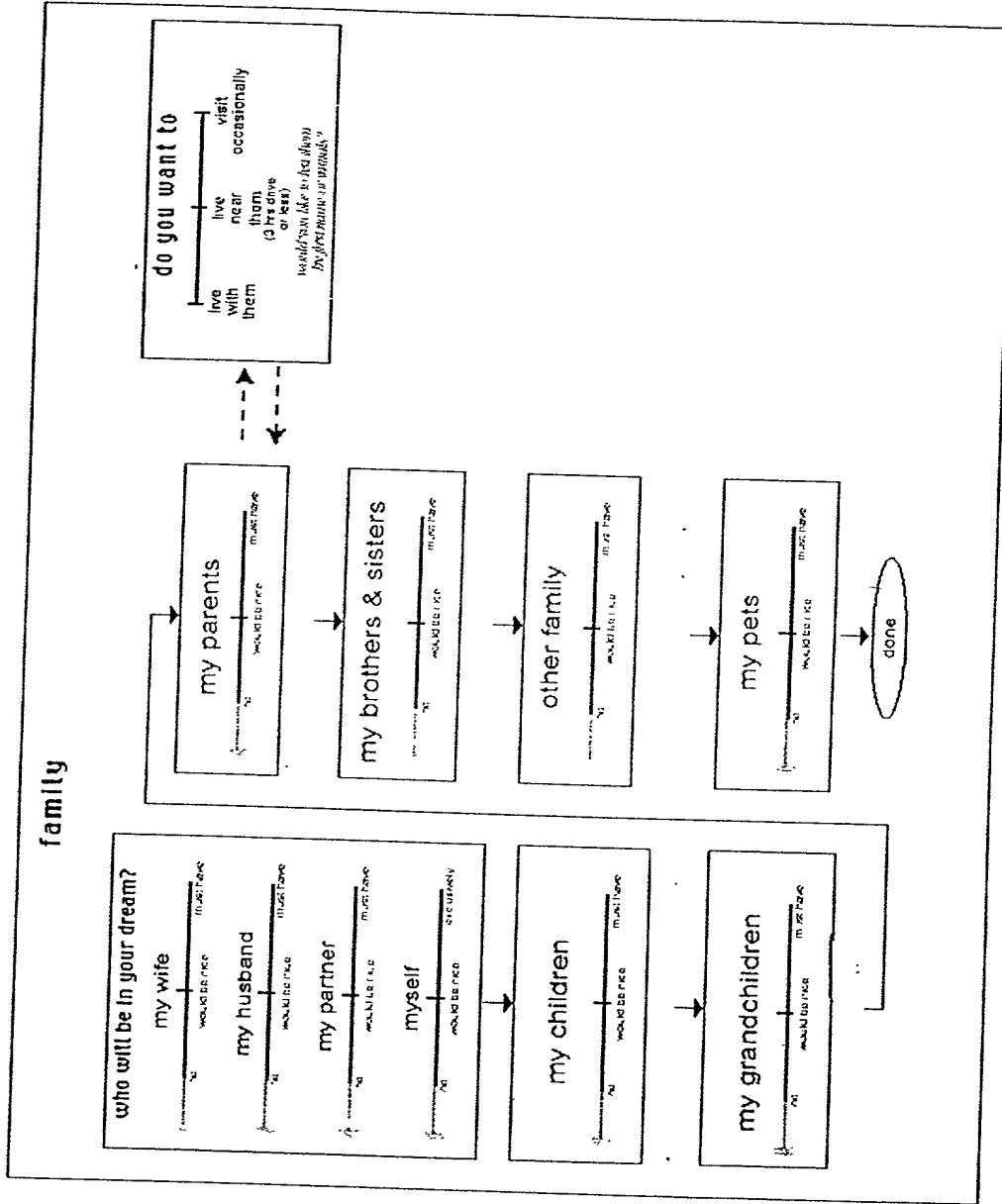


Figure 15

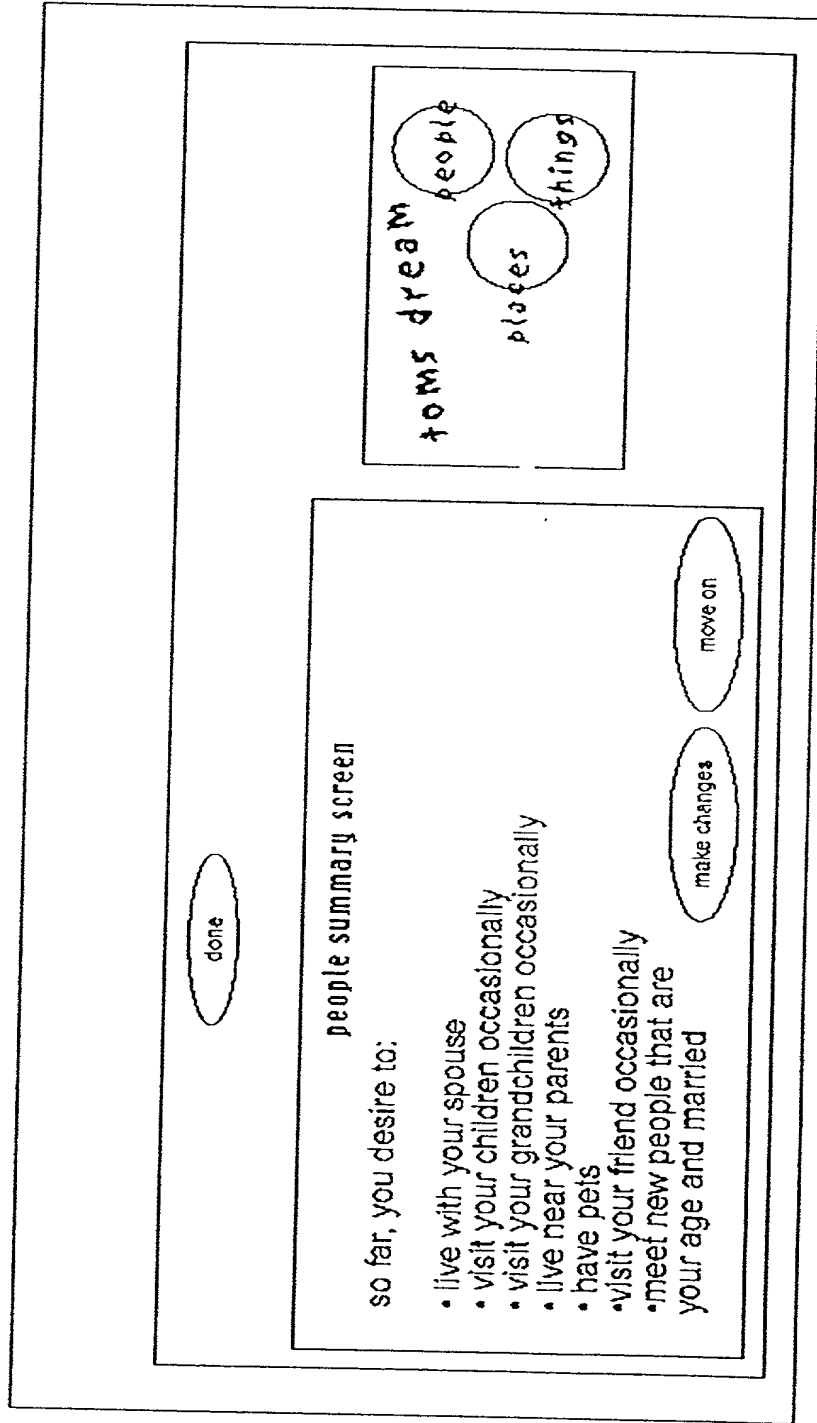


FIGURE 17

THINGS-TO DO

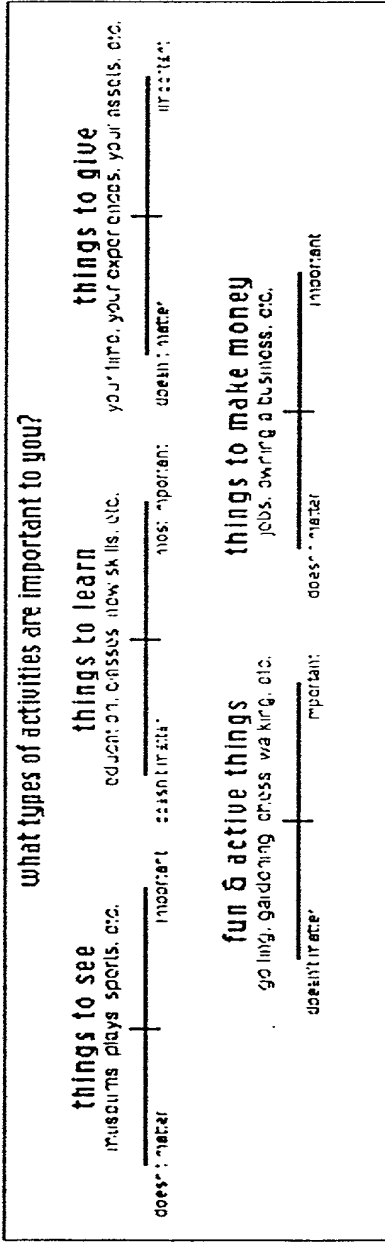


Figure 18

active things	things to see	things to learn
<p>let us help you pick an activity</p> <p>I want to do them...</p> <p>don't care inside both outside</p> <p>don't care with a lot of people both alone</p> <p>don't care on land both on water</p> <p>don't care warm weather both cold weather</p> <p>don't care with my mind both with my body</p> <p>I know what I want- show me a list of activities</p>	<p>what would you like to see</p> <p>cultural events don't care must see</p> <p>sporting events don't care must see</p> <p>nature don't care must see</p> <p>I know what I want- show me a list of things to see</p>	<p>things to learn</p> <p>would you like to learn...</p> <p>NA for professional purposes both personal benefit</p> <p>NA for fun both for official credit</p> <p>NA from friends & neighbors both at a community education class accredited institution</p>
	<p>things to give</p> <p>what would you like to give</p> <p>not interested my time to the community to my family both</p> <p>not interested my experience / knowledge to the community to my family both</p> <p>not interested my assets to charities to my family both</p>	<p>things to make money</p> <p>how would you like to make money</p> <p>no way job part time full time</p> <p>no way my own business maybe definitely</p> <p>no way my investments maybe definitely</p>

FIGURE 19

main things to do summary screen

here is a summary of the things
you've picked that you want to do.

feel free to go back and add, take
out or make any changes that you
want to make.

when you are ready to move on,
click here

move on

the activities you'd like to participate in are:

- play golf often
- make baskets underwater often
- play basketball occasionally

make changes

things you'd like to see:

- plays often
- nat'l parks occasionally
- pro football occasionally

make changes

things you'd like to learn:

- at an accredited institution
- for professional purposes
- for fun

make changes

you'd like to make money by:

- starting your own business
- starting to invest

make changes

you'd like to give your:

- time to the community
- assets to charities and family

make changes

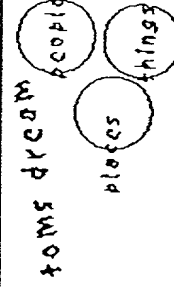


FIGURE 20

THINGS to have

what new things do you want to have?

things to take me places

car boat motorcycle plane, etc.

doesn't matter would be nice must have

things to play with

electronics gadgets, sports equipment, pets, etc.

doesn't matter would be nice must have

things to collect

stamps, antiques, art, etc.

doesn't matter would be nice must have

THINGS TO LIVE IN

what sort of residence do you want?

NA stationary both mobile

NA small both large

NA on land both on water

I know what I want. show me a list of options

go to similar index of options

THINGS TO TAKE ME PLACES

do you want to travel:

by water by land by air

I know what I want. show me a list of options

go to similar index of options

THINGS TO PLAY WITH

do you want your playthings to be:

no alive yes

not really fun definitely

not really functional definitely

not really hi-tech definitely

I know what I want. show me a list of options

go to similar index of options

THINGS TO COLLECT

do you want your collectibles to be:

no alive yes

not really fun definitely

not really an investment definitely

not really of sentimental value definitely

I know what I want. show me a list of options

go to similar index of options

FIGURE 21

what does your dream cost?

Explore Cost

Estimate Your Cost

you want to live in Golden, Colorado
two bedrooms, more of land...
\$1200 per month (omit) (explore your cost)

current median cost of home in this location is less
your second home is in Malibu California
\$2000 per month (omit) (explore your cost)

current median cost of home in this location is less
your second home is in Malibu California
\$2000 per month (omit) (explore your cost)

Place People Things When Summary

Explore cost specific to region

Golden, Colorado

Adjust

Malibu, California

Adjust

what does your dream cost?

Estimate Your Cost

you want to go to shows
\$40 per week (omit) (explore your cost)

Place People Things When Summary

what does your dream cost?

Estimate Your Cost

you want to visit your grandchildren often.
how much a month do you want to allow for this?
for Bobby \$500 per month (omit) (explore your cost)
for Jenny \$200 per month (omit) (explore your cost)

Place People Things When Summary

what does your dream cost?

Estimate Your Cost

you want to own a boat.
how much a month do you want to allow for this?
\$400 per month (omit) (explore your cost)

Place People Things When Summary

what does your dream cost?

Estimate Your Cost

you want to own a boat.
how much a month do you want to allow for this?
\$400 per month (omit) (explore your cost)

Place People Things When Summary

FIGURE 22

FIGURE 23

<p>Tom's dream</p> <p>What does your dream cost?</p> <p>When you want to start your new life? <input type="text" value="in 17 years"/></p>	
<p>Place People Things When Summary</p>	
<p>Tom's dream</p>	
<p>Your Place</p> <p>Golden, Colorado</p> <p>two bedroom- acre of land- 6 months a year</p>	<p><input type="text" value="\$1200 per month"/> <input type="text" value="adjust"/> <input type="text" value="omit"/> <input type="text" value="explore your cost"/></p>
<p>Malibu, California</p> <p>condo near the ocean- 6 months a year</p>	<p><input type="text" value="\$2000 per month"/> <input type="text" value="adjust"/> <input type="text" value="omit"/> <input type="text" value="explore your cost"/></p>
<p>Your people</p> <p>visits to grandchildren</p>	<p><input type="text" value="\$700 per month"/> <input type="text" value="adjust"/> <input type="text" value="omit"/> <input type="text" value="explore your cost"/></p>
<p>Your things to do</p> <p>see shows</p>	<p><input type="text" value="\$80 per week"/> <input type="text" value="adjust"/> <input type="text" value="omit"/> <input type="text" value="explore your cost"/></p>
<p>Your things to have</p> <p>boat</p>	<p><input type="text" value="\$400 per month"/> <input type="text" value="adjust"/> <input type="text" value="omit"/> <input type="text" value="explore your cost"/></p>
<p>17 years from now - <input type="text" value="adjust"/> in the year 2017 you will be able to realize your dream for a ballpark budget of <input type="text" value="\$6480/month"/></p>	
<p>how are you feeling right now? <input type="text" value="comfortable"/> <input type="text" value="scared"/></p>	
<p><input type="text" value="I want to plan for my dream"/></p>	<p><input type="text" value="I want another dream"/> <input type="text" value="I want to explore my options"/> <input type="text" value="I want to save my dream"/></p>
<p>When Place People Things Summary</p>	

note this in this figure

Financial Plan Lite Calculator

Tom's dream

1) what is your total household income?	<input type="text"/>
2) how much of that do you expect to save each year?	<input type="text"/>
• in your retirement plans (401k, 403b, 457, IRA, etc)	<input type="text"/>
• other (stocks, bonds, mutual funds, CDs, etc)	<input type="text"/>
3) how much in savings do you currently have?	<input type="text"/>
• in your retirement plans (401k, 403b, 457, IRA, etc)	<input type="text"/>
• other (stocks, bonds, mutual funds, CDs, etc)	<input type="text"/>
4) what is the value of the house(s) & property you own?	<input type="text"/>
• approximate market value	<input type="text"/>
• approximate mortgage debt	<input type="text"/>
5) years to retirement	<input type="text"/>
• your current age	<input type="text"/>
• the age you want to retire at	<input type="text"/>
6) what annual investment rate of return do you want to assume?	<input type="text"/>
(chOOSE a rate of return before taxes)	<input type="text"/>
• for your retirement plan assets	<input type="text"/>
• for your other assets	<input type="text"/>

next summary options

FIGURE 24

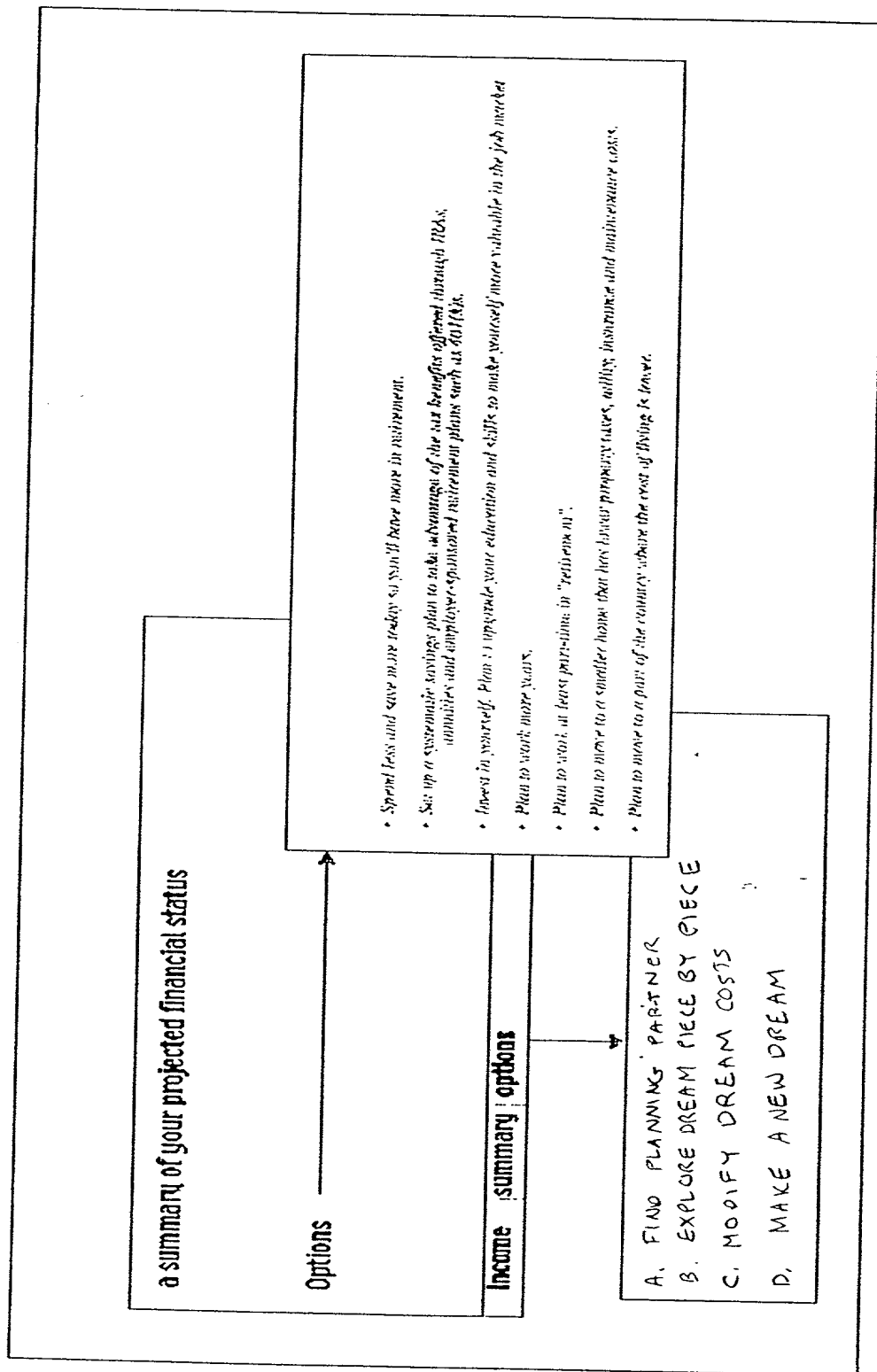


FIGURE 25

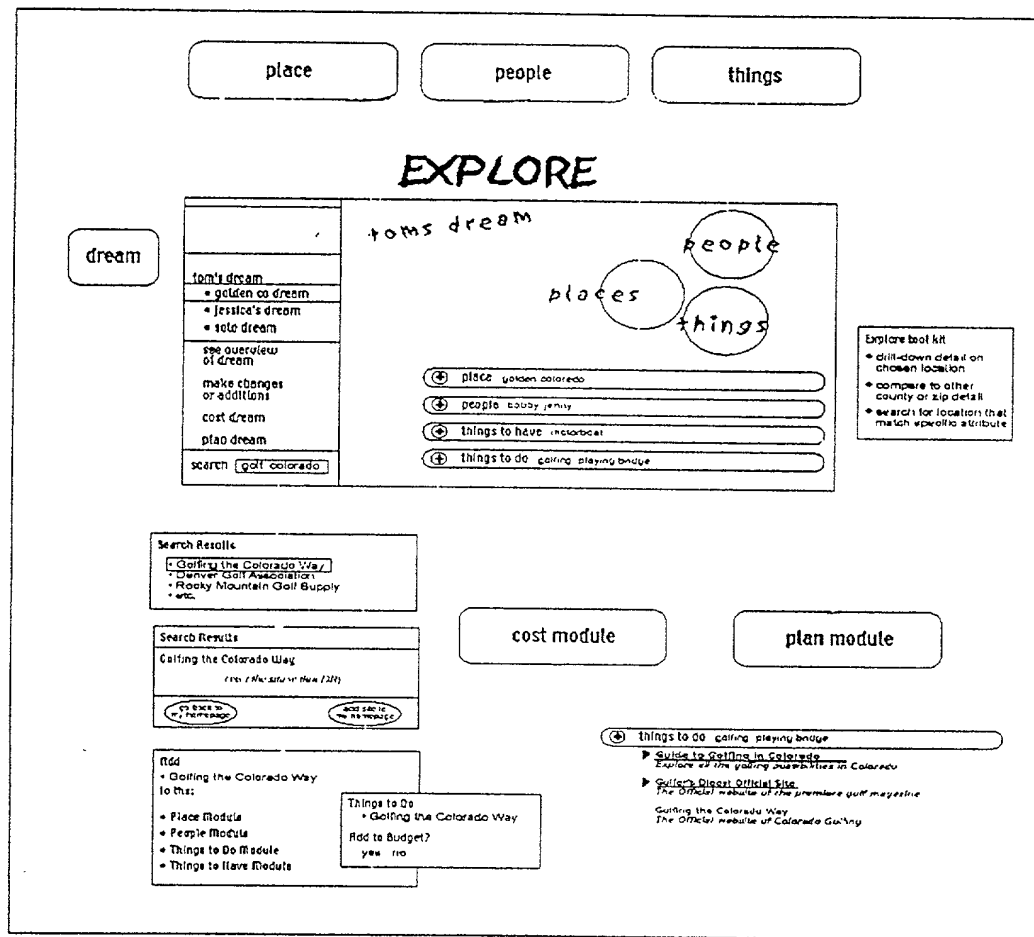


FIGURE 26

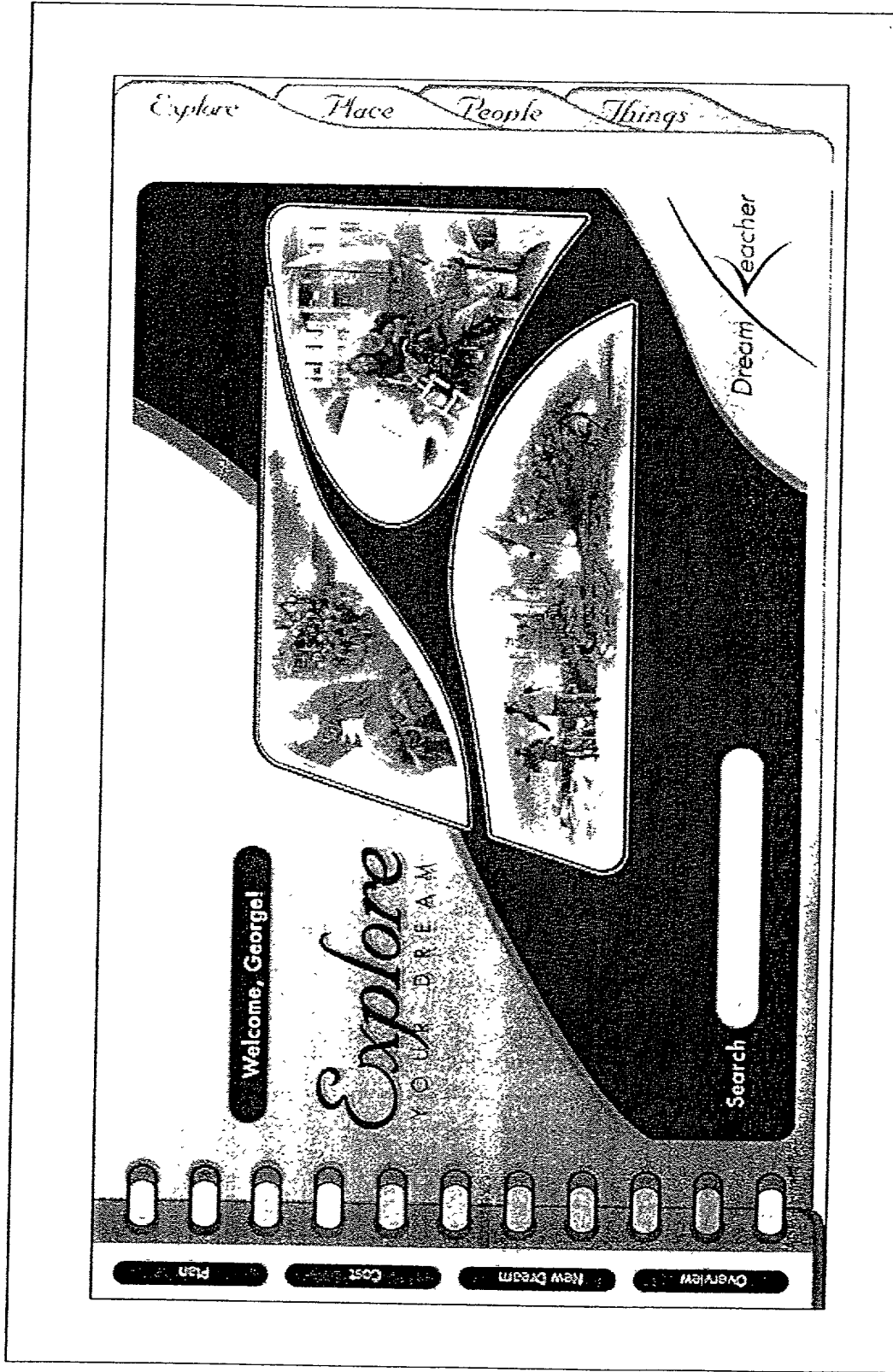


FIGURE 27